

Fill in this information to identify your case:

Debtor 1	<b>Ajay Kumar Bhan</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF PENNSYLVANIA</u>			
Case number (if known)	<u>18-12606</u>		

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
<b>2006 Ford Expedition 240,000 miles</b> Line from <i>Schedule A/B</i> : 3.1	<b>\$1,249.00</b>	<input checked="" type="checkbox"/> <b>\$1,249.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(2)</b>
<b>Four couches, two coffee tables, dining room table with 6 chairs, kitchen table with six chairs, two refrigerators, one freezer, washer &amp; dryer, one desk, two chairs, five area rugs, microwave, four beds, six dressers, two end tables, four night stands, etc</b> Line from <i>Schedule A/B</i> : 6.1	<b>\$10,000.00</b>	<input checked="" type="checkbox"/> <b>\$10,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Five televisions, one stereo, two computers, two printers, four cell phones and one DVD player. This property is owned by the debtor and his spouse. One-half of the value will be attributed to the debtor.</b> Line from <i>Schedule A/B</i> : 7.1	<b>\$1,000.00</b>	<input checked="" type="checkbox"/> <b>\$1,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>

Debtor 1 Ajay Kumar Bhan

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
<b>Golf clubs and lacrosse net. This is owned by the debtor and his spouse and one-half of the value will be attributed to the debtor.</b> Line from Schedule A/B: 9.1	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
<b>Normal wardrobe</b> Line from Schedule A/B: 11.1	\$250.00	<input checked="" type="checkbox"/> \$250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
<b>Jewelry comprised a gold chain and Bulgari watch.</b> Line from Schedule A/B: 12.1	\$1,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
<b>Cash</b> Line from Schedule A/B: 16.1	\$10.00	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
<b>Checking: PNC</b> Line from Schedule A/B: 17.1	\$4,364.90	<input checked="" type="checkbox"/> \$4,364.90 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
<b>Checking: Delaware Federal Credit Union</b> Line from Schedule A/B: 17.2	\$6.00	<input checked="" type="checkbox"/> \$6.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
<b>Checking: Wells Fargo</b> Line from Schedule A/B: 17.3	\$38.00	<input checked="" type="checkbox"/> \$38.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
<b>Savings: Wells Fargo</b> Line from Schedule A/B: 17.4	\$5.00	<input checked="" type="checkbox"/> \$5.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
<b>Savings: Bank of America</b> Line from Schedule A/B: 17.5	\$90.00	<input checked="" type="checkbox"/> \$90.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
<b>Checking: New Castle County Employees Federal Credit Union</b> Line from Schedule A/B: 17.6	\$10.00	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
<b>National Bond &amp; Marketing, LLC.</b> The limited liability company has not conducted any business since 2014 and its only asset is its bank account with TD Bank that has a balance of \$44.46. 100 % ownership Line from Schedule A/B: 19.1	\$44.46	<input checked="" type="checkbox"/> \$44.46 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

Debtor 1 Ajay Kumar Bhan

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption.</i>	
<b>401(k): Charles Schwab</b> Line from <i>Schedule A/B</i> : 21.1	<b>\$9,300.00</b>	<input checked="" type="checkbox"/> <b>\$9,300.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(12)</b>
<b>Genworth term life insurance policy with no cash value</b> <b>Beneficiary: Cindy Bhan</b> Line from <i>Schedule A/B</i> : 31.1	<b>\$1.00</b>	<input checked="" type="checkbox"/> <b>\$1.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(7)</b>
<b>Midland Life Insurance Company term life insurance policy with no cash value</b> <b>Beneficiary: Cindy Bhan</b> Line from <i>Schedule A/B</i> : 31.2	<b>\$1.00</b>	<input checked="" type="checkbox"/> <b>\$1.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(7)</b>
<b>Mass Mutual Whole Life Insurance Policy</b> <b>Beneficiary: Cindy Bhan</b> Line from <i>Schedule A/B</i> : 31.3	<b>\$30,000.00</b>	<input checked="" type="checkbox"/> <b>\$12,625.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(8)</b>
<b>Mass Mutual Whole Life Insurance Policy</b> <b>Beneficiary: Cindy Bhan</b> Line from <i>Schedule A/B</i> : 31.3	<b>\$30,000.00</b>	<input checked="" type="checkbox"/> <b>\$8,531.64</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>

## 3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes